

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William Edward Ehret, Jr.  
Renee Ehret  
Debtors

Case No. 19-00252-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: DGeorge  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 63

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db/jdb William Edward Ehret, Jr., Renee Ehret, 2154 White Dove Drive,  
East Stroudsburg, PA 18302-8158  
cr +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard,  
Coppell, TX 75019-4620  
5152770 +BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803  
5152771 +BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795  
5157980 +Berkheimer Middle Smithfield twp/E. Stroudsburg SD, 50 North Seventh Street,  
Bangor, PA 18013-1731  
5161508 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
5180416 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
5152775 DIRECTV, C/O DIVERSIFIED CONSULTANTS INC, PO BOX 1391, SOUTHGATE, MI 48195-0391  
5152774 ++DIRECTV LLC, ATTN: BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: DIRECTV, ATTN: BANKRUPTCIES, PO BOX 6550,  
GREENWOOD VILLAGE, CO 80155-6550)  
5176170 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
5152777 +FIRST ENERGY MET ED, C/O ASSOCIATED CREDIT SVS, 115 FLANDERS ROAD STE 140,  
WESTBOROUGH, MA 01581-1087  
5152778 FIRST NATIONAL CREDIT, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478  
5152779 FIRST NATIONAL CREDIT CARD, PO BOX 5097, SIOUX FALLS, SD 57117-5097  
5152780 FIRST PREMIER, 3820 N LOUISE AVENUE, SIOUX FALLS, SD 57107-0145  
5152781 FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524  
5152782 +FORTIVA PL/TBOM, 5 CONCOURSE PARKWAY, SUITE 400, ATLANTA, GA 30328-9114  
5152783 HEALTH NETWORK LABORATORIES, 794 ROBLE ROAD, ALLENTOWN, PA 18109-9110  
5152785 KPMG, 2323 ROSS AVENUE, SUITE 1400, DALLAS, TX 75201-2721  
5152786 +LEHIGH VALLEY ANES SERV, LOCK BOX 3367 PO BOX 8500, PHILADELPHIA, PA 19178-0001  
5152787 LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067  
5152788 LEHIGH VALLEY HOSPITAL, C/O PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988  
5152790 LENDING CLUB CORPORATION, C/O VITAL RECOVERY SERVICES LLC, PO BOX 923748,  
PEACHTREE CORNERS, GA 30010-3748  
5152791 +LENDMARK FINANCIAL SERVICES, 2959 ROUTE 611 STE 105, TANNERSVILLE, PA 18372-7926  
5152792 MEDICAL IMAGING OF LEHIGH VALLEY, 2 MERIDIAN BLVD 2ND FL, WYOMISSING, PA 19610-3202  
5152793 +MERCURY CARD SERVICES, PO BOX 84064, COLUMBUS, GA 31908-4064  
5152795 +NAVIENT, C/O EIS COLLECTIONS, PO BOX 1370, REYNOLDSBURG, OH 43068-6370  
5152796 NISSAN MOTOR ACCEPTANCE CORP, BANKRUPTCY DEPARTMENT, PO BOX 660366, DALLAS, TX 75266-0366  
5169128 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
5152799 +POCONO MEDICAL, C/O TRANS-CONTINENTAL CR & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055  
5152800 +POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094  
5152802 ST LUKES, C/O FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388  
5152801 +ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000  
5152803 ST LUKES PHYSICIANS GROUP, C/O FINANCIAL RECOVERIES, PO BOX 1388,  
MOUNT LAUREL, NJ 08054-7388  
5152804 +ST LUKES UNIVERSITY HOSPITAL, C/O FINANCIAL RECOVERIES, PO BOX 1388,  
MOUNT LAUREL, NJ 08054-7388  
5152806 +TBOM/FORTIVA PERSONAL LOAN, PO BOX 105555, ATLANTA, GA 30348-5555  
5152807 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
5172180 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  
5152810 +WELLS FARGO DEALER SERVICES, PO BOX 1697, WINTERVILLE, NC 28590-1697  
5169298 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5152768 +E-mail/Text: bankruptcydepartment@tsco.com Apr 04 2019 19:25:19 ADT LLC,  
C/O TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR SUITE 514, FORT WASHINGTON, PA 19034-2707  
5152769 +E-mail/Text: bk@avant.com Apr 04 2019 19:25:15 AVANT, 222 N LASALLE STREET, SUITE 1700,  
CHICAGO, IL 60601-1101  
5152772 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2019 19:26:21 CAPITAL ONE,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
5152773 E-mail/Text: bnc-aquafinance@quantum3group.com Apr 04 2019 19:25:14  
CULLIGAN FINANCE COMPANY, FBO CITIZENS COMMUNITY FEDERAL NA, PO BOX 3256,  
MILWAUKEE, WI 53201-3256  
5165286 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2019 19:26:02  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5152776 E-mail/Text: bnc-bluestem@quantum3group.com Apr 04 2019 19:25:15 FINGERHUT/WEB BANK,  
6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820  
5152784 E-mail/Text: cio.bncmail@irs.gov Apr 04 2019 19:24:44 IRS, CENTRALIZED INSOLVENCY OP,  
PO BOX 7346, PHILADELPHIA, PA 19101-7346  
5171572 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 04 2019 19:25:08 Jefferson Capital Systems LLC,  
PO Box 7999, Saint Cloud Mn 56302-9617  
5152789 +E-mail/Text: bk@lendingclub.com Apr 04 2019 19:25:12 LENDING CLUB CORP,  
71 STEVENSON STREET, SUITE 1000, SAN FRANCISCO, CA 94105-2967  
5166526 E-mail/Text: ktramble@lendmarkfinancial.com Apr 04 2019 19:24:33  
LENDMARK FINANCIAL SERVICES, LLC, 2118 USHER STREET NW, COVINGTON, GA 30014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5161507 E-mail/Text: bkr@cardworks.com Apr 04 2019 19:24:32 MERRICK BANK,  
                   Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 5152794 E-mail/Text: bkr@cardworks.com Apr 04 2019 19:24:32 MERRICK BANK CORP, PO BOX 9201,  
                   OLD BETHPAGE, NY 11804-9001  
 5152797 +E-mail/PDF: cbp@onemainfinancial.com Apr 04 2019 19:25:59 ONEMAIN, PO BOX 70912,  
                   CHARLOTTE, NC 28272-0912  
 5163756 +E-mail/PDF: cbp@onemainfinancial.com Apr 04 2019 19:26:37 OneMain, PO Box 3251,  
                   Evansville, IN 47731-3251  
 5152798 +E-mail/Text: bankruptcy@loanpacific.com Apr 04 2019 19:25:22 PACIFIC UNION FINANCIAL,  
                   1603 LBJ FREEWAY SUITE 500, FARMERS BRANCH, TX 75234-6071  
 5173896 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2019 19:26:22  
                   Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 5153598 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2019 19:37:15  
                   PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 5163415 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Apr 04 2019 19:25:08 Premier Bankcard, Llc,  
                   Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 5176354 E-mail/Text: bnc-quantum@quantum3group.com Apr 04 2019 19:24:55  
                   Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 5176353 E-mail/Text: bnc-quantum@quantum3group.com Apr 04 2019 19:24:54  
                   Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788,  
                   Kirkland, WA 98083-0788  
 5152805 E-mail/PDF: gcsedi@recoverycorp.com Apr 04 2019 19:26:19 SYNCHRONY BANK,  
                   ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5061  
 5180960 +E-mail/Text: bncmail@w-legal.com Apr 04 2019 19:25:05 SYNCHRONY BANK,  
                   c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 5152808 +E-mail/Text: bankruptcydepartment@tsico.com Apr 04 2019 19:25:19 TRUGREEN,  
                   C/O TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR SUITE 514, FORT WASHINGTON, PA 19034-2707  
 5152809 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 04 2019 19:24:35  
                   VERIZON, PO BOX 650584, DALLAS, TX 75265-0584

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 5179291\* +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
                   TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
                   bkgroup@kmllawgroup.com  
 Kevin S Frankel on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pa-bk@logs.com  
 United States Trustee ustpregion03.ha.ecf@usdoj.gov  
 Vincent Rubino on behalf of Debtor 1 William Edward Ehret, Jr.  
                   lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com  
 Vincent Rubino on behalf of Debtor 2 Renee Ehret  
                   lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM EDWARD EHRET, JR.,  
aka WILLIAM EDWARD EHRET,  
aka WILLIAM EHRET,  
aka WILLIAM E. EHRET,  
aka WILLIAM E. EHRET, JR.,  
aka WILLIAM EHRET, JR., and  
RENEE EHRET,  
aka RENEE T. EHRET,  
aka RENEE THERESA EHRET,

Debtors

CHAPTER 13

CASE NO.

- ORIGINAL PLAN  
 AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)  
 Number of Motions to Avoid Liens  
 Number of Motions to Value Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid **\$0.00** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the

Trustee as set forth below. The total base plan is **\$69,000.00**, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/2019	01/2024	\$1,150.00	N/A	\$1,150.00	\$69,000.00
				Total Payments:	\$69,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (  ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(  ) Debtor is over median income. Debtor estimates that a minimum of **\$23,521.80** must be paid to allowed unsecured creditors in order to comply with the Means Test.

## B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20 \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. Check one.

- None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.
- Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
- Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pacific Union Financial	Debtors' residence.	0385
Nissan Motor Acceptance	Auto Loan – 2014 Nissan Maxima	0001
Nissan Motor Acceptance	Auto Loan – 2015 Nissan Altima	9768
Wells Fargo Dealer Svcs.	Auto Loan – 2012 Honda Civic	9041

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.**  
*Check one.*

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Pacific Union Financial	Debtors' residence.	\$7,534.47	\$0.00	\$7,534.47
Nissan Motor Accept.	2014 Nissan Maxima	\$2,234.58	\$0.00	\$2,234.58
Nissan Motor Accept.	2015 Nissan Altima	\$1,802.62	\$0.00	\$1,802.62

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

- None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.
- Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral. Check one.**

- None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.
- The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.			
Lien Description. (For a judicial lien, include court and docket number.)			
Description of the liened property.			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

— The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Berkheimer Tax Administration	\$ 4,420.97
IRS	\$27,851.61

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

— The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

— To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

- None. If "None" is checked, the rest of § 5 need not be completed or reproduced.
- The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).
- ( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## **8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	<b>\$ -0-</b>	
Level 2	Debtor's attorney's fees.	<b>\$ 4,000.00</b>	
Level 3	Domestic Support Obligations	<b>\$ -0-</b>	
Level 4	Priority claims, pro rata	<b>\$32,272.58</b>	
Level 5	Secured claims, pro rata	<b>\$11,571.67</b>	
Level 6	Specially classified unsecured claims	<b>\$ -0-</b>	
Level 7	General unsecured claims	<b>\$14,883.02</b>	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	<b>\$ -0-</b>	
	Subtotal		<b>\$62,727.27</b>
	Trustee Commission (Estimated at 8%)	<b>\$ 6,272.73</b>	
	Total		<b>\$69,000.00</b>

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: 1/17/19

/s/ Vincent Rubino  
VINCENT RUBINO, ESQ., Attorney for

Debtor /s/ William Ehret  
Debtor **WILLIAM EDWARD EHRET, JR.**

/s/ Renee Ehret  
Joint Debtor **RENEE EHRET**

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.